

**United States Bankruptcy Court**  
**Northern District of Georgia**

In re **John W Cady, Jr.**  
**Tia G Cady**

Debtor(s)

Case No. **19-40492**  
 Chapter **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <b>1,100.00</b>
Prior to the filing of this statement I have received .....	\$ <b>0.00</b>
Balance Due .....	\$ <b>1,100.00</b>

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**If this case is filed under Chapter 7, the above-disclosed fee includes the following services:**

**Negotiations with secured creditors to reduce to market value**

**Exemption planning**

**Helping client obtain pre-filing credit briefing**

**Helping client obtain pay advices**

**Helping client obtain tax transcripts/returns**

**Initial intake and preparation of intial Petition and schedules**

**Changes of address**

**Stop creditor actions against client**

**Provide information in obtaining pre-discharge financial counseling certificate**

**e. If this case is filed under Chapter 13, the above-disclosed fee includes the following services:**

**Helping client obtain pre-filing credit briefing**

**Helping client obtain pay advices**

**Helping client obtain tax transcripts/returns**

**Initial intake preparing Petition ans Schedules**

**Changes of address**

**Pre-confirmation turn-over proceedings**

**Stop creditor actions against client**

**Motion to Extend Stay or to Impose Stay**

**Motion for Finding of Exigent Circumstances**

**Obtaining Employment Deduction Order**

**Obtaining Order to Vacate Employer Deduction Order, when necessary**

**341 Hearing**

**Confirmation Hearing and Reset Confirmation Hearing**

**Amendments necessary to confirm plan**

**Lien avoidances necessary to confirm plan**

**Objections to claim necessary to confirm plan**

**Bar date review (and all resulting/related pleadings)**

**Provide information in obtaining pre-discharge financial counseling certificate**

In re  
John W Cady, Jr.  
Tia G Cady

Case No. 19-40492

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**  
(Continuation Sheet)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**If this case is filed under Chapter 13, the above-disclosed fee does not include the following services for which the amount s stated shall be charged:**

Post-Confirmation modification of plan or schedules \$350.00  
Post-confirmation MFRS \$350.00  
Post-confirmation lien avoidance uncontested \$300.00  
Post-confirmation lien avoidance contested \$500.00  
Motion to suspend plan payments/excuse default \$150.00  
Motion to sell property of the estate \$350.00  
Application to employ professional \$200.00  
Motion for Approval of Settlement Proceeds \$300.00  
Application for outside loan/Motion to Refinance \$300.00  
Trustee Motion to Dismiss \$150.00  
Hardship discharge motions \$150.00  
Trustee or creditor motions to modify plan \$100.00  
Post-confirmation stay violations \$300.00  
Objections to late claims (post-bar date review) \$100.00  
Motion to sever/dismiss as to one joint debtor \$300.00  
Motion to reopen or vacate dismissal \$500.00  
Motion to re-impose stay \$300.00  
Motion to reconsider default \$300.00  
Adversary Proceedings \$300.00/hr

**b. If this case is filed under Chapter 7, the above-disclosed fee does not include the following services:**

Adversary Proceedings \$300.00/hr  
Motions to reopen for any reason \$250.00  
Post-discharge lien avoidance uncontested \$300.00  
Post-discharge lien avoidance contested \$500.00  
Adding creditors not included in initial filing \$250.00

Post petition services will be billed separately. Representation of the debtors in any reaffirmation agreements, dischargeability actions, judicial lien avoidances, Contested Relief from stay actions, or any other adversary proceeding. Any post confirmation actions including dismissals. Fee for these services will be billed out at an hourly rate.

Client agrees that they are responsible for these fees even in the event that there case is dismissed for any reason including but not limited to voluntarily dismissal, for failure to pay into the plan as directed, failure to follow order of the court, and failure to show at 341 meetings.

/s/ \_\_\_\_\_  
Debtor

/s/ \_\_\_\_\_  
Joint Debtor

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 18, 2019  
Date

/s/ **JAMES M. SETTERS GA**  
**JAMES M. SETTERS GA 636145**  
*Signature of Attorney*  
**James M. Setters & Associates**  
**215 Evitt Parkway**  
**Ringgold, GA 30736**  
**706-529-4783 Fax: 706-529-4796**  
**jack@jsetterslegal.com**  
*Name of law firm*

Fill in this information to identify your case and this filing:

Debtor 1	<b>John W Cady, Jr.</b>	
	First Name	Middle Name
Debtor 2	<b>Tia G Cady</b>	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA	
Case number	<b>19-40492</b>	

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

#### 103 Hidden Trace Dr

Street address, if available, or other description

**Ringgold**      **GA**      **30736-0000**

City                          State                          ZIP Code

#### Catoosa

County

##### What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the  
entire property?

**\$207,000.00**

Current value of the  
portion you own?

**\$207,000.00**

##### Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Describe the nature of your ownership interest  
(such as fee simple, tenancy by the entireties, or  
a life estate), if known.

**fee simple**

Check if this is community property  
(see instructions)

Other information you wish to add about this item, such as local  
property identification number:

**tax value 228914 but home is in bad condition and needs two new air  
units and kitchen appliances**

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known) 19-40492

**If you own or have more than one, list here:**

1.2

**27 Edgewood Cr**

Street address, if available, or other description

**What is the property? Check all that apply**

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Fort Oglethorpe GA 30742-0000**

City State ZIP Code

**Catoosa**

County

**Who has an interest in the property? Check one**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:****rental property****Current value of the entire property?****\$101,216.00****Current value of the portion you own?****\$101,216.00****Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.****fee simple** **Check if this is community property**  
(see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=&gt;

**\$308,216.00****Part 2: Describe Your Vehicles****Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.****3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles** No Yes

3.1 Make: \_\_\_\_\_

**Who has an interest in the property? Check one**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****\$13,500.00****Current value of the portion you own?****\$13,500.00**

Model: \_\_\_\_\_

 **Check if this is community property**  
(see instructions)**VW Jetta 2015**

Year: \_\_\_\_\_

Approximate mileage: \_\_\_\_\_

Other information:

**Who has an interest in the property? Check one**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****\$5,826.00****Current value of the portion you own?****\$5,826.00**

3.2 Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Approximate mileage: \_\_\_\_\_

Other information:

**2006 Lexus es 330****Who has an interest in the property? Check one**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

 **Check if this is community property**  
(see instructions)

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known) 19-40492

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- No  
 Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

\$19,326.00

**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?  
Do not deduct secured claims or exemptions.****6. Household goods and furnishings***Examples: Major appliances, furniture, linens, china, kitchenware*

- No  
 Yes. Describe.....

**Household goods furnishings electronics computers outdoor eq**

\$3,000.00

**7. Electronics***Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

- No  
 Yes. Describe.....

**8. Collectibles of value***Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

- No  
 Yes. Describe.....

**9. Equipment for sports and hobbies***Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments*

- No  
 Yes. Describe.....

**guitar- Les Paul-400 Guitar SG- 250 Parker -200 fender - 50.00  
Landola- 100  
Ivenez Acustoic 150 Aura LP 50.00- goldtone gibson 300, amps**

\$1,200.00

**10. Firearms***Examples: Pistols, rifles, shotguns, ammunition, and related equipment*

- No  
 Yes. Describe.....

**.22 cal hand gun**

\$50.00

**11. Clothes***Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories*

- No  
 Yes. Describe.....

**clothes**

\$200.00

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known) 19-40492

**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**engagement ring**

\$200.00

**13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$4,650.00

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes.....

Institution name:

**Sun Trust  
Joint Checking - 400  
Regions  
Joint checking - 100**

17.1.

\$500.00

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known) 19-40492

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known) 19-40492

**Life ins term policies thru work on both  
parties  
no cash value**

**\$0.00****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- No  
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

**\$500.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- No  
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

Debtor 1 **John W Cady, Jr.**  
Debtor 2 **Tia G Cady**

Case number (if known) **19-40492**

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		\$308,216.00
56. Part 2: Total vehicles, line 5 .....	\$19,326.00	
57. Part 3: Total personal and household items, line 15 .....	\$4,650.00	
58. Part 4: Total financial assets, line 36 .....	\$500.00	
59. Part 5: Total business-related property, line 45 .....	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52 .....	\$0.00	
61. Part 7: Total other property not listed, line 54 .....	\$0.00	
62. Total personal property. Add lines 56 through 61... .....	\$24,476.00	Copy personal property total \$24,476.00
63. Total of all property on Schedule A/B. Add line 55 + line 62 .....		\$332,692.00

Fill in this information to identify your case:

Debtor 1	<b>John W Cady, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tia G Cady</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number (if known)	<b>19-40492</b>		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

##### 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

##### 2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
103 Hidden Trace Dr Ringgold, GA 30736 Catoosa County tax value 228914 but home is in bad condition and needs two new air units and kitchen appliances Line from <i>Schedule A/B</i> : 1.1	\$207,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(1)
2006 Lexus es 330 Line from <i>Schedule A/B</i> : 3.2	\$5,826.00	<input checked="" type="checkbox"/> \$969.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(3)
Household goods furnishings electronics computers outdoor eq Line from <i>Schedule A/B</i> : 6.1	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
guitar- Les Paul-400 Guitar SG- 250 Parker -200 fender - 50.00 Landola- 100 Ivenez Acustoic 150 Aura LP 50.00- goldtone gibson 300, amps Line from <i>Schedule A/B</i> : 9.1	\$1,200.00	<input checked="" type="checkbox"/> \$1,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
.22 cal hand gun Line from Schedule A/B: 10.1	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
clothes Line from Schedule A/B: 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
engagement ring Line from Schedule A/B: 12.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(5)
Sun Trust Joint Checking - 400 Regions Joint checking - 100 Line from Schedule A/B: 17.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
Life ins term policies thru work on both parties no cash value Line from Schedule A/B: 31.1	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 33-25-11

## 3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Fill in this information to identify your case:

Debtor 1	<b>John W Cady, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tia G Cady</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number (if known)	<b>19-40492</b>		

Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

## Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Creditor's Name	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1	<b>Catoosa Tax Assessor</b>  Creditor's Name	<b>27 Edgewood Cr Fort Oglethorpe, GA 30742 Catoosa County rental property</b>	<b>\$1,945.00</b>	<b>\$101,216.00</b>	<b>\$1,945.00</b>
	<b>Board of Assessors 798 Lafayette Street Ringgold, GA 30736</b>  Number, Street, City, State & Zip Code				

## Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

- As of the date you file, the claim is: Check all that apply.  
 Contingent  
 Unliquidated  
 Disputed
- Nature of lien.** Check all that apply.  
 An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) **tax lien**

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

2.2	Creditor's Name	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.2	<b>Mariner Finance</b>  Creditor's Name	<b>2006 Lexus es 330</b>	<b>\$4,857.00</b>	<b>\$5,826.00</b>	<b>\$0.00</b>

**Attn: Bankruptcy  
8211 Town Center Dr  
Nottingham, MD 21236**  
  
Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed
- Nature of lien.** Check all that apply.  
 An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

## Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Debtor 1	<b>John W Cady, Jr.</b>			Case number (if known)	<b>19-40492</b>	
	First Name	Middle Name	Last Name			
Debtor 2	<b>Tia G Cady</b>			First Name	Middle Name	Last Name
	<b>Opened 11/18 Last Active</b>					
Date debt was incurred	<b>1/14/19</b>			Last 4 digits of account number	<b>0211</b>	

<b>2.3 Seterus, Inc.</b>	Describe the property that secures the claim:	<b>\$209,986.00</b>	<b>\$207,000.00</b>	<b>\$2,986.00</b>
Creditor's Name	<b>103 Hidden Trace Dr Ringgold, GA 30736 Catoosa County tax value 228914 but home is in bad condition and needs two new air units and kitchen appliances</b>			

<b>Attn: Bankruptcy Po Box 1077 Hartford, CT 06143</b>	Describe the property that secures the claim:	<b>\$209,986.00</b>	<b>\$207,000.00</b>	<b>\$2,986.00</b>
Number, Street, City, State & Zip Code	<b>As of the date you file, the claim is:</b> Check all that apply.			
<b>Who owes the debt?</b> Check one.	<input type="checkbox"/> Contingent	<input type="checkbox"/> Unliquidated	<input type="checkbox"/> Disputed	
<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)			
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)			
<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Judgment lien from a lawsuit			
<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Other (including a right to offset) _____			
<input type="checkbox"/> Check if this claim relates to a community debt				
<b>Opened 06/08 Last Active</b>				
Date debt was incurred	<b>12/17/18</b>	Last 4 digits of account number	<b>9818</b>	

<b>2.4 Suntrust Bank</b>	Describe the property that secures the claim:	<b>\$129,794.00</b>	<b>\$101,216.00</b>	<b>\$28,578.00</b>
Creditor's Name	<b>27 Edgewood Cr Fort Oglethorpe, GA 30742 Catoosa County rental property</b>			

**Attn: Bankruptcy  
Po Box 85092 Mc  
Va-Wmrk-7952  
Richmond, VA 23286**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

**Opened  
06/08 Last  
Active**

Date debt was incurred

**12/17/18**

Last 4 digits of account number

**9818**

<b>2.5 Volkswagen Credit, Inc</b>	Describe the property that secures the claim:	<b>\$13,617.00</b>	<b>\$13,500.00</b>	<b>\$117.00</b>
Creditor's Name	<b>VW Jetta 2015</b>			

<b>Attn: Bankruptcy Po Box 3 Hillboro, OR 97123</b>	Describe the property that secures the claim:	<b>\$13,617.00</b>	<b>\$13,500.00</b>	<b>\$117.00</b>
	<b>As of the date you file, the claim is:</b> Check all that apply.			

Debtor 1	<b>John W Cady, Jr.</b>			Case number (if known)	<b>19-40492</b>
	First Name	Middle Name	Last Name		
Debtor 2	<b>Tia G Cady</b>				
	First Name	Middle Name	Last Name		
Number, Street, City, State & Zip Code					
<input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b> _____					
<b>Opened</b> <b>02/18 Last</b> <b>Active</b> Date debt was incurred <u>1/19/19</u> Last 4 digits of account number <u>5330</u>					

Add the dollar value of your entries in Column A on this page. Write that number here: **\$360,199.00**  
 If this is the last page of your form, add the dollar value totals from all pages.  
 Write that number here: **\$360,199.00**

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Mariner Finance</b> <b>8211 Town Center Dr</b> <b>Nottingham, MD 21236</b>	On which line in Part 1 did you enter the creditor? <u>2.2</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Mr. Cooper</b> <b>8950 Cypress Waters Blvd</b> <b>Dallas, TX 75019</b>	On which line in Part 1 did you enter the creditor? <u>2.3</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Nation Star Mortgage</b> <b>P.O. Box 619096</b> <b>Dallas, TX 75261-9741</b>	On which line in Part 1 did you enter the creditor? <u>2.3</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Seterus, Inc.</b> <b>14523 Sw Millikan Way</b> <b>Beaverton, OR 97005</b>	On which line in Part 1 did you enter the creditor? <u>2.3</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Suntrust Bank</b> <b>Po Box 85526</b> <b>Richmond, VA 23285</b>	On which line in Part 1 did you enter the creditor? <u>2.4</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Volkswagen Credit, Inc</b> <b>2333 Waukegan Rd</b> <b>Deerfield, IL 60015</b>	On which line in Part 1 did you enter the creditor? <u>2.5</u>

Fill in this information to identify your case:

Debtor 1	<b>John W Cady, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tia G Cady</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number (if known)	<b>19-40492</b>		

Check if this is an amended filing

## Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	<b>Ga Dept of Rev Compliance Div</b> Priority Creditor's Name <b>Compliance Division</b> <b>1800 Century Blvd NE Suite9100</b> <b>Atlanta, GA 30345-3202</b> Number Street City State Zip Code	Last 4 digits of account number <b>\$5,360.67</b> <b>\$5,360.67</b> <b>\$0.00</b>		
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred?  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____		

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

2.2	Priority Creditor's Name <b>Attn Bk Dpt PO Box 7317 Philadelphia, PA 19101</b>	Last 4 digits of account number	<b>\$1,375.00</b>	<b>\$1,375.00</b>	<b>\$0.00</b>
		When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply			
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
		Type of PRIORITY unsecured claim:			
		<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
		<b>Who incurred the debt? Check one.</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
		<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	Nonpriority Creditor's Name <b>Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130</b>	Last 4 digits of account number	<b>6024</b>	<b>Total claim</b>	<b>\$1,890.00</b>
		When was the debt incurred?			
		<b>As of the date you file, the claim is: Check all that apply</b> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
		Type of NONPRIORITY unsecured claim:			
		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b>			
		<b>Who incurred the debt? Check one.</b> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
		<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

4.2	<b>Chase Card Services</b> Nonpriority Creditor's Name	Last 4 digits of account number	<u>9866</u>	\$2,571.00
	<b>Po Box 15298 Wilmington, DE 19850</b> Number Street City State Zip Code	When was the debt incurred?	<u>Opened 01/00 Last Active 12/06/13</u>	
	As of the date you file, the claim is: Check all that apply			
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Credit Card</u> <input type="checkbox"/> Yes			
4.3	<b>CHI Memorial</b> Nonpriority Creditor's Name <b>P.O. Box 830913 Birmingham, AL 35283-0913</b> Number Street City State Zip Code	Last 4 digits of account number	\$30.00	
	When was the debt incurred?			
	As of the date you file, the claim is: Check all that apply			
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>medical</u>			
4.4	<b>Coast to Coast Financial Solutions</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy 101 Hodencamp Rd Ste 120 Thousand Oaks, CA 91360</b> Number Street City State Zip Code	Last 4 digits of account number	<u>8732</u>	\$162.00
	When was the debt incurred?			
	As of the date you file, the claim is: Check all that apply			
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Collection Attorney Republic Services #997</u> <input type="checkbox"/> Yes			

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

4.5

**Diagnostic Imaging Consultants**

Nonpriority Creditor's Name

**601 Dodds Avenue  
Chattanooga, TN 37404**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

Last 4 digits of account number \_\_\_\_\_

\$45.00

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **medical**

4.6

**Erlanger Health System**

Nonpriority Creditor's Name

**P.O. box 59025  
Knoxville, TN 37950-9025**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

Last 4 digits of account number \_\_\_\_\_

\$885.00

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **medical**

4.7

**Erlanger Health System**

Nonpriority Creditor's Name

**975 East Third Street  
Chattanooga, TN 37403**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

Last 4 digits of account number \_\_\_\_\_

\$6,900.00

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **medical**

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

4.8	<b>Midland Funding</b> Nonpriority Creditor's Name <b>2365 Northside Drive</b> <b>San Diego, CA 92108</b> Number Street City State Zip Code	Last 4 digits of account number <u>5263</u>	\$1,190.00
	<b>Who incurred the debt?</b> Check one.	<b>When was the debt incurred?</b> <u>Opened 7/31/14</u>	
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input checked="" type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	<b>Type of NONPRIORITY unsecured claim:</b>	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	<b>Is the claim subject to offset?</b>	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify <u>Factoring Company Account Webbank</u>	
4.9	<b>Midland Funding</b> Nonpriority Creditor's Name <b>2365 Northside Dr Ste 300</b> <b>San Diego, CA 92108</b> Number Street City State Zip Code	Last 4 digits of account number <u>2927</u>	\$921.00
	<b>Who incurred the debt?</b> Check one.	<b>When was the debt incurred?</b> <u>Opened 12/27/17</u>	
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input checked="" type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	<b>Type of NONPRIORITY unsecured claim:</b>	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	<b>Is the claim subject to offset?</b>	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify <u>Factoring Company Account Ge Capital Retail Bank</u>	
4.1 0	<b>MRS Associates</b> Nonpriority Creditor's Name <b>1930 Olney Avenue</b> <b>Cherry Hill, NJ 08003</b> Number Street City State Zip Code	Last 4 digits of account number	\$2,196.92
	<b>Who incurred the debt?</b> Check one.	<b>When was the debt incurred?</b>	
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	<b>Type of NONPRIORITY unsecured claim:</b>	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	<b>Is the claim subject to offset?</b>	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify <u>medical</u>	

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

<b>4.1 1</b> <b>Online Collections</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy Po Box 1489 Winterville, NC 28590</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>1001</b> When was the debt incurred? <b>Opened 10/17</b> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney Chattanooga Imaging</b>	<b>\$384.00</b>
<hr/> <b>4.1 2</b> <b>Parkridge Health Sys Inc</b> Nonpriority Creditor's Name <b>P.O. box 740757 Cincinnati, OH 45274</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<b>\$21.00</b>
<hr/> <b>4.1 3</b> <b>Portfolio Recovery</b> Nonpriority Creditor's Name <b>120 Corporate Blvd Ste 100 Norfolk, VA 23502</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<b>\$471.00</b>
<hr/> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Factoring Company Account Synchrony Bank</b>		

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

4.1 4	<p><b>Ringgold Redi Clinic</b> Nonpriority Creditor's Name <b>7494 Battlefield PKY</b> <b>Ringgold, GA 30736</b> Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Yes      <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>medical</b></p>	<b>\$315.00</b>
4.1 5	<p><b>Tennessee Interventional &amp; Img</b> Nonpriority Creditor's Name <b>975 E Third St Box 376</b> <b>Chattanooga, TN 37403</b> Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Yes      <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>medical</b></p>	<b>\$110.00</b>
4.1 6	<p><b>Tennessee Oncology</b> Nonpriority Creditor's Name <b>P.O. box 291569</b> <b>Nashville, TN 37229</b> Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Yes      <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>Medical</b></p>	<b>\$116.00</b>

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

4.1 7	<b>Wakefield &amp; Associates</b> Nonpriority Creditor's Name <b>Attn: bankruptcy</b> <b>7005 Middlebrook Pike</b> <b>Knoxville, TN 37909</b>	Last 4 digits of account number <b>0491</b>	\$885.00
Number Street City State Zip Code		As of the date you file, the claim is: Check all that apply	
<b>Who incurred the debt?</b> Check one.		<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <input type="checkbox"/> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
		<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
		<b>Collection Attorney Erlanger Health Systems</b>	

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**Capital One**  
**Po Box 30281**  
**Salt Lake City, UT 84130**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Chattanooga Imaging**  
**% Erlanger Hospital**  
**975 E Third St**  
**Chattanooga, TN 37402**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Coast to Coast Financial Solutions**  
**101 Hodencamp Rd Ste 120**  
**Thousand Oaks, CA 91360**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Department of Justice, Tax Div**  
**Civil Trial Sec Southern Reg**  
**PO Box 14198 Ben Franklin Sta.**  
**Washington, DC 20044**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.2 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Erlanger Health System**  
**975 East Third Street**  
**Chattanooga, TN 37403**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Fingerhut**  
**Attn: Bankruptcy Department**  
**P.O. Box 166**  
**Newark, NJ 07101-0166**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**IRS**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.2 of (Check one):

Debtor 1 **John W Cady, Jr.**  
Debtor 2 **Tia G Cady**

Case number (if known)

**19-40492****Attn Bk Dpt  
PO Box 7317  
Philadelphia, PA 19101**

- Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**JCPenney c/o GE Capital  
P.O. Box 965008  
Orlando, FL 32896-0090**

On which entry in Part 1 or Part 2 did you list the original creditor?

- Line **4.9** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Magistrate Court of Catoosa Co  
877 Lafayette Street  
Ringgold, GA 30736**

On which entry in Part 1 or Part 2 did you list the original creditor?

- Line **4.9** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Midland Funding  
2365 Northside Drive  
San Diego, CA 92108**

On which entry in Part 1 or Part 2 did you list the original creditor?

- Line **4.9** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**NGRCA  
Attn Bk Department  
PO Box 1949  
Dalton, GA 30722**

On which entry in Part 1 or Part 2 did you list the original creditor?

- Line **4.11** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Occupational Health  
2205 McCallie Ave  
Ste 310  
Chattanooga, TN 37404**

On which entry in Part 1 or Part 2 did you list the original creditor?

- Line **4.12** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Online Collections  
Pob 1489  
Winterville, NC 28590**

On which entry in Part 1 or Part 2 did you list the original creditor?

- Line **4.11** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Republic Services  
1018 E 38th St  
Chattanooga, TN 37404**

On which entry in Part 1 or Part 2 did you list the original creditor?

- Line **4.4** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Wakefield & Associates  
7005 Middlebrook Pike  
Knoxville, TN 37909**

On which entry in Part 1 or Part 2 did you list the original creditor?

- Line **4.17** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Wakefield and Associates  
P.O. Box 50250  
Knoxville, TN 37950**

On which entry in Part 1 or Part 2 did you list the original creditor?

- Line **4.6** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

	<b>Total Claim</b>
6a. Domestic support obligations	6a. \$ <b>0.00</b>
Total claims	

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G CadyCase number (if known) **19-40492**

from Part 1	<p>6b. Taxes and certain other debts you owe the government      6c. Claims for death or personal injury while you were intoxicated      6d. Other. Add all other priority unsecured claims. Write that amount here.</p> <p>6e. Total Priority. Add lines 6a through 6d.</p>	<p>6b. \$ <b>6,735.67</b>      6c. \$ <b>0.00</b>      6d. \$ <b>0.00</b></p> <p>6e. \$ <b>6,735.67</b></p>
Total claims from Part 2	<p>6f. Student loans       6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims      6h. Debts to pension or profit-sharing plans, and other similar debts      6i. Other. Add all other nonpriority unsecured claims. Write that amount here.</p> <p>6j. Total Nonpriority. Add lines 6f through 6i.</p>	<p>6f. \$ <b>0.00</b></p> <p>6g. \$ <b>0.00</b>      6h. \$ <b>0.00</b>      6i. \$ <b>19,092.92</b></p> <p>6j. \$ <b>19,092.92</b></p>

Fill in this information to identify your case:

Debtor 1	<b>John W Cady, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tia G Cady</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number (if known)	<b>19-40492</b>		

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

Person or company with whom you have the contract or lease			State what the contract or lease is for
Name, Number, Street, City, State and ZIP Code			
2.1			Name Number Street City State ZIP Code
2.2			Name Number Street City State ZIP Code
2.3			Name Number Street City State ZIP Code
2.4			Name Number Street City State ZIP Code
2.5			Name Number Street City State ZIP Code

Fill in this information to identify your case:

Debtor 1	<b>John W Cady, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tia G Cady</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number (if known)	19-40492		

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

**1. Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- No  
 Yes

**2. Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

**3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

**Column 1: Your codebtor**  
Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.1

Name \_\_\_\_\_

- Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

3.2

Name \_\_\_\_\_

- Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>John W Cady, Jr.</b>
Debtor 2 (Spouse, if filing)	<b>Tia G Cady</b>
United States Bankruptcy Court for the:	<b>NORTHERN DISTRICT OF GEORGIA</b>
Case number (if known)	<b>19-40492</b>

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:  
 MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<b>truck driver</b>	
Employer's name	<b>AVM</b>	<b>PathGroup</b>
Employer's address		<b>P.O. box 530814 Atlanta, GA 30353-0814</b>

How long employed there?

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>2,652.00</b>	\$ <b>2,331.33</b>
3. Estimate and list monthly overtime pay.	3. +\$ <b>298.35</b>	+\$ <b>0.00</b>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <b>2,950.35</b>	\$ <b>2,331.33</b>

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>Copy line 4 here</b>	4. \$ <b>2,950.35</b>	\$ <b>2,331.33</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>647.83</b>	\$ <b>513.67</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>562.99</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>647.83</b>	\$ <b>1,076.66</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>2,302.52</b>	\$ <b>1,254.67</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify: _____	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>2,302.52</b>	+ \$ <b>1,254.67</b> = \$ <b>3,557.19</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <b>3,557.19</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: <b>Debtor no longer has a renter. Last rental payment January</b>		

Fill in this information to identify your case:

Debtor 1	<b>John W Cady, Jr.</b>
Debtor 2	<b>Tia G Cady</b>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<b>NORTHERN DISTRICT OF GEORGIA</b>
Case number (If known)	<b>19-40492</b>

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

_____	_____
_____	_____
_____	_____
_____	_____

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

#### Your expenses

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **1,307.00**

##### If not included in line 4:

- 4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ <b>0.00</b>
4b. \$ <b>0.00</b>
4c. \$ <b>0.00</b>
4d. \$ <b>0.00</b>
5. \$ <b>0.00</b>

Debtor 1 **John W Cady, Jr.**  
 Debtor 2 **Tia G Cady**

Case number (if known) **19-40492**

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <u>350.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>25.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>366.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>600.00</u>	
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>95.00</u>	
10. <b>Personal care products and services</b>	10. \$ <u>75.00</u>	
11. <b>Medical and dental expenses</b>	11. \$ <u>45.00</u>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>200.00</u>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>0.00</u>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>0.00</u>	
15c. Vehicle insurance	15c. \$ <u>173.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>	
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$ <u>230.00</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>368.21</u>	
17c. Other. Specify: _____	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <u>0.00</u>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <u>3,834.21</u>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>3,834.21</u>	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>3,557.19</u>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>3,834.21</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-277.02</u>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	<b>John W Cady, Jr.</b>	First Name	Middle Name	Last Name
Debtor 2	<b>Tia G Cady</b>	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		<b>NORTHERN DISTRICT OF GEORGIA</b>		
Case number (if known)	<b>19-40492</b>			

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		<b>Your assets</b> Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	\$ <b>308,216.00</b>
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>308,216.00</b>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>24,476.00</b>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <b>332,692.00</b>

#### Part 2: Summarize Your Liabilities

		<b>Your liabilities</b> Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	\$ <b>360,199.00</b>
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>360,199.00</b>
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	\$ <b>6,735.67</b>
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>6,735.67</b>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>19,092.92</b>
		<b>Your total liabilities</b> \$ <b>386,027.59</b>

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	\$ <b>3,557.19</b>
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>3,557.19</b>
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	\$ <b>3,834.21</b>
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>3,834.21</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

##### 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

##### 7. What kind of debt do you have?

**Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

**Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known) 19-40492

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 5,867.42

9. Copy the following special categories of claims from Part 4, line 6 of **Schedule E/F**:

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 6,735.67
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
<b>9g. Total.</b> Add lines 9a through 9f.	\$ 6,735.67

Fill in this information to identify your case:

Debtor 1	<b>John W Cady, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tia G Cady</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number (if known)	<b>19-40492</b>		

Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ John W Cady, Jr.

John W Cady, Jr.  
Signature of Debtor 1

Date March 18, 2019

X /s/ Tia G Cady

Tia G Cady  
Signature of Debtor 2

Date March 18, 2019

Fill in this information to identify your case:

Debtor 1	<b>John W Cady, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tia G Cady</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number (if known)	<b>19-40492</b>		

Check if this is an amended filing

## Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
---	---	---

Creditor's name:

Description of property securing debt: **27 Edgewood Cr Fort Oglethorpe, GA 30742 Catoosa County rental property**

Surrender the property.

No

Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Retain the property and [explain]:  
**pay**

Creditor's name:

Description of property securing debt: **2006 Lexus es 330**

Surrender the property.

No

Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

Yes

Creditor's name:

Description of property securing debt: **103 Hidden Trace Dr Ringgold, GA 30736 Catoosa County**

Surrender the property.

No

Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Debtor 1 **John W Cady, Jr.**  
 Debtor 2 **Tia G Cady**

Case number (if known) **19-40492**

property securing debt: **tax value 228914 but home is in bad condition and needs two new air units and kitchen appliances**

Retain the property and [explain]:  
**keep and pay wih potential Mod**

Creditor's name: **Suntrust Bank**

Surrender the property.  No  
 Retain the property and redeem it.  Yes  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

Description of property securing debt: **27 Edgewood Cr Fort Oglethorpe, GA 30742 Catoosa County rental property**

Creditor's name: **Volkswagen Credit, Inc**

Surrender the property.  No  
 Retain the property and redeem it.  Yes  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

Description of property securing debt: **VW Jetta 2015**

#### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes

Debtor 1 **John W Cady, Jr.**  
Debtor 2 **Tia G Cady**

Case number (*if known*) **19-40492**

Debtor 1 **John W Cady, Jr.**  
Debtor 2 **Tia G Cady**

Case number (*if known*) **19-40492**

**Part 3: Sign Below**

**Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.**

/s/ John W Cady, Jr.

**John W Cady, Jr.**

Signature of Debtor 1

/s/ Tia G Cady

**Tia G Cady**

Signature of Debtor 2

Date

**March 18, 2019**

Date

**March 18, 2019**

Fill in this information to identify your case:

Debtor 1	<u>John W Cady, Jr.</u>
Debtor 2	<u>Tia G Cady</u> (Spouse, if filing)
United States Bankruptcy Court for the:	<u>Northern District of Georgia</u>
Case number (if known)	<u>19-40492</u>

Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse  
 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).  
 3. The Means Test does not apply now because of qualified military service but it could apply later.

 Check if this is an amended filing**Official Form 122A - 1****Chapter 7 Statement of Your Current Monthly Income**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

**Part 1: Calculate Your Current Monthly Income**

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

Married and your spouse is NOT filing with you. You and your spouse are:

Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.

Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
\$ <u>2,749.00</u>	\$ <u>2,232.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).  
 3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.  
 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.

5. Net income from operating a business, profession, or farm

Debtor 1
\$ <u>0.00</u>
-\$ <u>0.00</u>
Net monthly income from a business, profession, or farm \$ <u>0.00</u>

Copy here -> \$ 0.00      \$ 0.00

6. Net income from rental and other real property

Debtor 1
\$ <u>776.00</u>
-\$ <u>164.58</u>
Net monthly income from rental or other real property \$ <u>611.42</u>

Copy here -> \$ 611.42      \$ 0.00

7. Interest, dividends, and royalties

\$ 0.00      \$ 0.00

Debtor 1  
Debtor 2**John W Cady, Jr.**  
**Tia G Cady**

Case number (if known)

**19-40492**

Column A Debtor 1	Column B Debtor 2 or non-filing spouse				
\$ <u>0.00</u>	\$ <u>0.00</u>				
<p><b>8. Unemployment compensation</b> Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:</p> <p>For you ..... \$ <u>0.00</u> For your spouse ..... \$ <u>0.00</u></p>					
<p><b>9. Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.</p>					
<p><b>10. Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.</p> <p>extra job ..... \$ <u>275.00</u> ..... \$ <u>0.00</u> ..... + \$ <u>0.00</u> \$ <u>0.00</u></p>					
<p><b>11. Calculate your total current monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center; padding: 5px;">\$ <u>3,635.42</u></td> <td style="width: 33%; text-align: center; padding: 5px;">+ \$ <u>2,232.00</u></td> <td style="width: 33%; text-align: center; padding: 5px;">= \$ <u>5,867.42</u></td> </tr> </table> <p style="text-align: right; margin-top: -10px;"><b>Total current monthly income</b></p>		\$ <u>3,635.42</u>	+ \$ <u>2,232.00</u>	= \$ <u>5,867.42</u>	
\$ <u>3,635.42</u>	+ \$ <u>2,232.00</u>	= \$ <u>5,867.42</u>			
<p><b>Part 2: Determine Whether the Means Test Applies to You</b></p> <p><b>12. Calculate your current monthly income for the year.</b> Follow these steps:</p> <p>12a. Copy your total current monthly income from line 11 ..... <b>Copy line 11 here=&gt;</b> \$ <u>5,867.42</u></p> <p>Multiply by 12 (the number of months in a year)</p> <p>12b. The result is your annual income for this part of the form \$ <u>70,409.04</u></p>					
<p><b>13. Calculate the median family income that applies to you.</b> Follow these steps:</p> <p>Fill in the state in which you live. <b>GA</b></p> <p>Fill in the number of people in your household. <b>2</b></p> <p>Fill in the median family income for your state and size of household. ..... To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.</p> <p>13. \$ <u>61,794.00</u></p>					
<p><b>14. How do the lines compare?</b></p> <p>14a. <input type="checkbox"/> Line 12b is less than or equal to line 13. On the top of page 1, check box 1, <i>There is no presumption of abuse.</i> Go to Part 3.</p> <p>14b. <input checked="" type="checkbox"/> Line 12b is more than line 13. On the top of page 1, check box 2, <i>The presumption of abuse is determined by Form 122A-2.</i> Go to Part 3 and fill out Form 122A-2.</p>					
<p><b>Part 3: Sign Below</b></p> <p>By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: left; padding-bottom: 10px;"> <b>X /s/ John W Cady, Jr.</b>  <u>John W Cady, Jr.</u>            Signature of Debtor 1         </td> <td style="width: 50%; text-align: left; padding-bottom: 10px;"> <b>X /s/ Tia G Cady</b>  <u>Tia G Cady</u>            Signature of Debtor 2         </td> </tr> <tr> <td style="text-align: left; padding-bottom: 10px;">           Date <b>March 18, 2019</b>            MM / DD / YYYY         </td> <td style="text-align: left; padding-bottom: 10px;">           Date <b>March 18, 2019</b>            MM / DD / YYYY         </td> </tr> </table> <p>If you checked line 14a, do NOT fill out or file Form 122A-2.</p> <p>If you checked line 14b, fill out Form 122A-2 and file it with this form.</p>		<b>X /s/ John W Cady, Jr.</b> <u>John W Cady, Jr.</u> Signature of Debtor 1	<b>X /s/ Tia G Cady</b> <u>Tia G Cady</u> Signature of Debtor 2	Date <b>March 18, 2019</b> MM / DD / YYYY	Date <b>March 18, 2019</b> MM / DD / YYYY
<b>X /s/ John W Cady, Jr.</b> <u>John W Cady, Jr.</u> Signature of Debtor 1	<b>X /s/ Tia G Cady</b> <u>Tia G Cady</u> Signature of Debtor 2				
Date <b>March 18, 2019</b> MM / DD / YYYY	Date <b>March 18, 2019</b> MM / DD / YYYY				

Fill in this information to identify your case:

Debtor 1	<u>John W Cady, Jr.</u>
Debtor 2	<u>Tia G Cady</u> (Spouse, if filing)
United States Bankruptcy Court for the:	<u>Northern District of Georgia</u>
Case number	<u>19-40492</u> (if known)

Check the appropriate box as directed in lines 40 or 42:

According to the calculations required by this Statement:

1. There is no presumption of abuse.  
 2. There is a presumption of abuse.

Check if this is an amended filing

## Official Form 122A - 2

### Chapter 7 Means Test Calculation

04/16

To fill out this form, you will need your completed copy of *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which additional information applies. On the top any additional pages, write your name and case number (if known).

#### Part 1: Determine Your Adjusted Income

1. Copy your total current monthly income. Copy line 11 from Official Form 122A-1 here=>..... \$ 5,867.42

2. Did you fill out Column B in Part 1 of Form 122A-1?

- No. Fill in \$0 for the total on line 3.  
 Yes. Is your spouse Filing with you?  
 No. Go to line 3.  
 Yes. Fill in \$0 for the total on line 3.

3. Adjust your current monthly income by subtracting any part of your spouse's income not used to pay for the household expenses of you or your dependents. Follow these steps:

On line 11, Column B of Form 122A-1, was any amount of the income you reported for your spouse NOT regularly used for the household expenses of you or your dependents?

- No. Fill in 0 for the total on line 3.  
 Yes. Fill in the information below:

#### State each purpose for which the income was used

For example, the income is used to pay your spouse's tax debt or to support other than you or your dependents.

#### Fill in the amount you are subtracting from your spouse's income

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ 0.00

Copy total here=>... - \$ 0.00

4. Adjust your current monthly income. Subtract line 3 from line 1.

\$ 5,867.42

Debtor 1  
Debtor 2John W Cady, Jr.  
Tia G Cady

Case number (if known)

19-40492

**Part 2: Calculate Your Deductions from Your Income**

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of form 122A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to *you*, it means both you and your spouse if Column B of Form 122A-1 is filled in.

**5. The number of people used in determining your deductions from income**

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

2

**National Standards**

You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$ 1,202.00
7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

**People who are under 65 years of age**7a. Out-of-pocket health care allowance per person \$ 527b. Number of people who are under 65 X 27c. **Subtotal.** Multiply line 7a by line 7b. \$ 104.00 Copy here=> \$ 104.00**People who are 65 years of age or older**7d. Out-of-pocket health care allowance per person \$ 1147e. Number of people who are 65 or older X 07f. **Subtotal.** Multiply line 7d by line 7e. \$ 0.00 Copy here=> +\$ 0.007g. **Total.** Add line 7c and line 7f ..... \$ 104.00Copy total here=> \$ 104.00

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known) 19-40492

**Local Standards** You must use the IRS Local Standards to answer the questions in lines 8-15.

**Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:**

- Housing and utilities - Insurance and operating expenses**
- Housing and utilities - Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart.

To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ 560.00
9. **Housing and utilities - Mortgage or rent expenses:**
- 9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$ 882.00
- 9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of the creditor	Average monthly payment
Seterus, Inc.	\$ 1,307.97

Total average monthly payment	\$ 1,307.97	<a href="#">Copy here=&gt;</a>	-\$	\$ 1,307.97	Repeat this amount on line 33a.
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9c. Net mortgage or rent expense.

Subtract line 9b ( <i>total average monthly payment</i> ) from line 9a ( <i>mortgage or rent expense</i> ). If this amount is less than \$0, enter \$0. ....	\$ 0.00	<a href="#">Copy here=&gt;</a>	\$ 0.00
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10. **If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.** \$ 0.00

Explain why:

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- 0. Go to line 14.
- 1. Go to line 12.
- 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area. \$ 392.00

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

**Vehicle 1**    **Describe Vehicle 1:** VW Jetta 2015

13a. Ownership or leasing costs using IRS Local Standard..... \$ 497.00

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you filed for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment	
Volkswagen Credit, Inc	\$ 276.10	
Total Average Monthly Payment	\$ 276.10	Copy here => -\$ 276.10 Repeat this amount on line 33b.
	\$ 220.90	Copy net Vehicle 1 expense here => \$ 220.90

13c. Net Vehicle 1 ownership or lease expense  
Subtract line 13b from line 13a. if this amount is less than \$0, enter \$0.

**Vehicle 2**    **Describe Vehicle 2:** 2006 Lexus es 330

13d. Ownership or leasing costs using IRS Local Standard..... \$ 497.00

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment	
Mariner Finance	\$ 80.95	
Total Average Monthly Payment	\$ 80.95	Copy here => -\$ 80.95 Repeat this amount on line 33c.
	\$ 416.05	Copy net Vehicle 2 expense here => \$ 416.05

13f. Net Vehicle 2 ownership or lease expense  
Subtract line 13e from line 13d. if this amount is less than \$0, enter \$0. ....

14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation. \$ 0.00
15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*. \$ 0.00

Debtor 1  
Debtor 2**John W Cady, Jr.**  
**Tia G Cady**

Case number (if known)

**19-40492**

**Other Necessary Expenses** In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually owe for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.  
Do not include real estate, sales, or use taxes. \$ 1,250.00
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.  
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$ 0.00
18. **Life Insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$ 12.00
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.  
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$ 0.00
20. **Education:** The total monthly amount that you pay for education that is either required:  
 as a condition for your job, or  
 for your physically or mentally challenged dependent child if no public education is available for similar services. \$ 0.00
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.  
Do not include payments for any elementary or secondary school education. \$ 0.00
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.  
Payments for health insurance or health savings accounts should be listed only in line 25. \$ 0.00
23. **Optional telephone and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.  
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122A-1, or any amount you previously deducted. +\$ 0.00
24. **Add all of the expenses allowed under the IRS expense allowances.**  
Add lines 6 through 23. \$ 4,156.95



Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

**Deductions for Debt Payment**

33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

**Mortgages on your home:**

33a. Copy line 9b here => \$ **1,307.97**

**Loans on your first two vehicles:**

33b. Copy line 13b here => \$ **276.10**

33c. Copy line 13e here => \$ **80.95**

33d. List other secured debts:

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?
Catoosa Tax Assessor	27 Edgewood Cr Fort Oglethorpe, GA 30742 Catoosa County rental property	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes \$ <b>32.42</b>
		<input type="checkbox"/> No <input type="checkbox"/> Yes \$ _____
		<input type="checkbox"/> No <input type="checkbox"/> Yes +\$ _____
33e. Total average monthly payment. Add lines 33a through 33d	\$ <b>1,697.44</b>	Copy total here=> \$ <b>1,697.44</b>

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

No. Go to line 35.

Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
Seterus, Inc.	103 Hidden Trace Dr Ringgold, GA 30736 Catoosa County tax value 228914 but home is in bad condition and needs two new air units and kitchen appliances	\$ <b>3,291.00</b>	\$ <b>54.85</b>
		\$ _____	÷ 60 = \$ _____
		\$ _____	÷ 60 = \$ _____
		\$ _____	÷ 60 = +\$ _____
Total	\$ <b>54.85</b>	Copy total here=>	\$ <b>54.85</b>

Debtor 1  
Debtor 2

John W Cady, Jr.  
Tia G Cady

Case number (*if known*)

19-40492

35. Do you owe any priority claims such as a priority tax, child support, or alimony - that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

- No. Go to line 36.  
 Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims ..... \$ 6,735.67 ÷ 60 = \$ 112.26

Debtor 1 John W Cady, Jr.  
Debtor 2 Tia G Cady

Case number (if known)

19-40492

**36. Are you eligible to file a case under Chapter 13? 11 U.S.C. § 109(e).**

For more information, go online using the link for *Bankruptcy Basics* specified in the separate instructions for this form. *Bankruptcy Basics* may also be available at the bankruptcy clerk's office.

No. Go to line 37.

Yes. Fill in the following information.

Projected monthly plan payment if you were filing under Chapter 13

\$ \_\_\_\_\_

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

x \_\_\_\_\_

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense if you were filing under Chapter 13

\$ \_\_\_\_\_

Copy total here=> \$ \_\_\_\_\_

\$ 1,864.55

**37. Add all of the deductions for debt payment.**

Add lines 33e through 36.

**Total Deductions from Income****38. Add all of the allowed deductions.**

Copy line 24, *All of the expenses allowed under IRS expense allowances* ..... \$ 4,156.95

Copy line 32, *All of the additional expense deductions* ..... \$ 563.00

Copy line 37, *All of the deductions for debt payment* ..... +\$ 1,864.55

Total deductions

\$ 6,584.50

Copy total here.....=> \$ 6,584.50

**Part 3: Determine Whether There is a Presumption of Abuse****39. Calculate monthly disposable income for 60 months**

39a. Copy line 4, *adjusted current monthly income* ..... \$ 5,867.42

39b. Copy line 38, *Total deductions* ..... -\$ 6,584.50

39c. Monthly disposable income. 11 U.S.C. § 707(b)(2).  
Subtract line 39b from line 39a

\$ -717.08

Copy here=>\$ -717.08

For the next 60 months (5 years) .....

x 60

39d. **Total.** Multiply line 39c by 60

39d. \$ -43,024.80

Copy here=>

\$ -43,024.80

**40. Find out whether there is a presumption of abuse. Check the box that applies:**

The line 39d is less than \$7,700\*. On the top of page 1 of this form, check box 1, *There is no presumption of abuse*. Go to Part 5.

The line 39d is more than \$12,850\*. On the top of page 1 of this form, check box 2, *There is a presumption of abuse*. You may fill out Part 4 if you claim special circumstances. Go to Part 5.

The line 39d is at least \$7,700\*, but not more than \$12,850\*. Go to line 41.

\*Subject to adjustment on 4/01/19, and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1  
Debtor 2

John W Cady, Jr.  
Tia G Cady

Case number (if known)

19-40492

41. 41a. **Fill in the amount of your total nonpriority unsecured debt.** If you filled out *A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules* (Official Form 106Sum), you may refer to line 3b on that form.

\$ \_\_\_\_\_  
x .25

- 41b. **25% or your total nonpriority unsecured debt.** 11 U.S.C. § 707(b)(2)(A)(i)(I)  
Multiply line 41a by 0.25.....

\$ \_\_\_\_\_ Copy here=> \$ \_\_\_\_\_

42. **Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.**

Check the box that applies:

- Line 39d is less than line 41b.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse*. Go to Part 5.
- Line 39d is equal to or more than line 41b.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse*. You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

#### Part 4: Give Details About Special Circumstances

43. **Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative?** 11 U.S.C. § 707(b)(2)(B).

No. Go to Part 5.

Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

Give a detailed explanation of the special circumstances
_____
_____
_____
_____
_____

Average monthly expense or income adjustment
\$ _____
\$ _____
\$ _____
\$ _____

#### Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

/s/ John W Cady, Jr.

John W Cady, Jr.

Signature of Debtor 1

Date March 18, 2019  
MM / DD / YYYY

/s/ Tia G Cady

Tia G Cady

Signature of Debtor 2

Date March 18, 2019  
MM / DD / YYYY